

FARM LOAN PERVERSION.

NOTICE

(Continued from Page 1.) sitting in Washington, remote from farms and farmers, entirely in sympathy with high finance and the party in power, to dictate the loan and all other policies of the farmers' banks.

But if this were not enough of usurpation and centralization, the bureau virtually proposes to do away with the national farm loan associations which Congress designated as the foundation of the system. As the law stands, a prospective borrower must join his local national farm loan association and have his application for a loan approved by that association, each member of which thereby becomes sponsor and to a certain extent indorser of his mortgage note. As it passes each loan, the association takes additional stock in its land bank to the extent of 5 per cent of the loan, and the borrowing member takes stock in the association to the same extent. Thus the associations are the sole stockholders of the banks.

The farm loan bureau now proposes that it shall be empowered to make loans directly to borrowers and also that associations may be voluntarily liquidated. Taken together, these two provisions mean that the further formation of associations will be discouraged and that eventually they will be eliminated. The banks will then be composed of non-voting individual stockholders and borrowers and there will be no cooperative organizations. The placing of loans will then become permanently a matter of discretion by the management of the bureau controlled bank. That is, of course, the situation at present under the temporary organizations. Thus the plan of Congress to provide for cooperative financing of their needs by associations of farmers absolutely independent of outside control will be nullified. The determination of local loans will pass from a local cooperative body to a distinct bank controlled from Washington, even though the farmers own all the stock in the banks—they already own 85 per cent—and are responsible for all the loans.

There may be something in a name, but we have a friend named Crook who is one of the straightest men we ever knew.

To Land Owners and Their Agents in York County to Clean Out Their Streams.

Whereas under an amendment to the Constitution of this State ratified and approved February 18, 1905, the General Assembly of this State was authorized to make and enact local and special laws concerning drainage, and

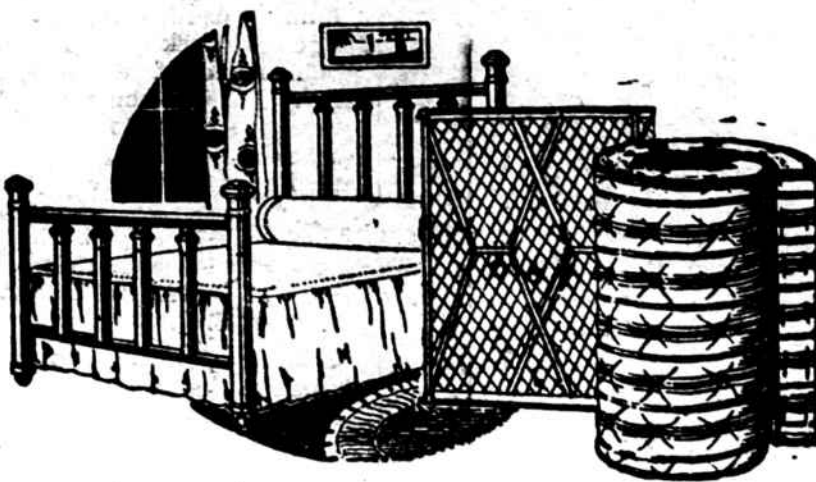
Whereas in order to preserve the health of the people and in order to enable them to raise crops upon their bottom lands it is absolutely necessary to remove all trash, rafts and obstructions from the running streams of water, and

Whereas a local drainage law was enacted in the year 1914 for York County, therefore all land owners and their agents in York County are hereby notified that it is their duty under the law of the land on or before the 15th day of August now next ensuing to remove from the running streams of water flowing through their lands all trash, trees, rafts, timber, snags and overhanging limbs, and all other objects that obstruct the natural flow of the water, and, by running streams is meant the running stream of a drainage district as well as all other creeks.

You will receive notices from your Township Commissioners requiring you to do this work. The law specifies that the notices are to be sent out between the 1st day of July and the 10th day of July, but authorizes the County Commissioners to extend the time in cases of necessity and on account of the lateness of the season these notices are mailed out so as to give the land owners the opportunity to do this work when the work in their crops is complete, and at any rate not later than the middle of August.

If the land owner or his agent neglects to do this work within the time specified, then upon that fact being reported to the County Commissioners it becomes the duty of the County Commissioners to have the work done at the expense of the land owner, and if the land owner refuses to pay the expense of cleaning out his stream it is made the duty of County Commissioners to sell the land or as much thereof as is necessary to pay this expense.

HUGH G. BROWN,
Supervisor of York County



Is Your Bed Comfortable?

The average man spends eight hours a day, one-third his life, in bed.

Of course he ought to have a comfortable bed to sleep in.

Realizing this, we carry a big stock of beds at all times.

Some are higher priced than others, but all are good values at the prices we are asking for them.

Our stock of other household necessities also is large, and we are prepared to furnish your home complete or with just what you need.

Nothing adds more to the comfort, cleanliness and attractiveness of the home, especially during the summer, than nice floor matting.

We have a variety of pretty patterns, all moderately priced, and invite you to inspect them.

Young & Wolfe

A. O. JONES
GOOD THINGS TO EAT

Groceries, Market, Country
Produce.
Phone Fourteen.

EAT ELECTRIK MAID BREAD

"The Better Bread"

If for no other reason, Elektrik-Maid would be "The Better Bread" because it is electrically baked, thereby retaining the natural flavor of the ingredients. Order it from your grocer and

"TASTE THE DIFFERENCE"

ELECTRIK MAID BAKE SHOP

R. A. Wilson, Prop.

ROCK HILL, S. C.

READ THE TIMES

EVERY WEEK

FOR HOME NEWS

Times are changing. Bill collectors have got so now that they go prowling around at almost any time of the month.

Looks as if those stories of house ships might be intended to promote ocean travel.

A Cordial Invitation

The United States Government deposits its funds with us. Funds of the State of South Carolina are deposited here. We are an active depository for the funds of York county. The Town of Fort Mill carries its accounts here. We finance the School District and handle its funds.

But---

what we are proudest of is the fact that MORE THAN TWO THOUSAND of the people of this community are satisfied customers of this strong, growing National Bank.

We cordially invite others to come in and find out the kind of banking service these friends and neighbors of yours are getting here.

First National Bank

Operated Under the Strict Supervision of the
United States Government

Young, Wolfe & Parks
Funeral Directors and
Embalmers

MOTOR EQUIPMENT

Day Phones 144 and 34; Night Phone 34
FORT MILL, SOUTH CAROLINA

Always The Best

You will always find in stock at this Store the freshest and best of everything in GROCERIES.

We are in business not expecting to get rich in a day, a week or a month and are satisfied with a modest profit.

BRADFORD & CO.

HALL STREET

PHONE 113

MORE NEW GINGHAM

We received another shipment this week of New GINGHAM—pretty patterns, assorted.

THE CASH STORE

PHONE 8

S. A. LEE and T. F. LYTLE, Mgrs.

Delightfully
Different

What more can be said? They are different—they are delightful—our line of

Toilet Creations

TOILET WATERS, EXTRACTS, FACE POWDERS, SACHETS, ROUGES, COMPACTS, CREAM AND SKIN FOOD.

Your favorites are among them. It is a pleasure to show and sell them.

LYTLE DRUG CO.

The *Rexall* Store

BIG BARGAINS IN

Second Hand Furniture

We are offering unusually low prices on a number of Bureaus, Bedsteads, Washstands, Chairs, Tables, Oil Stoves, etc.

B. C. FERGUSON

PHONE 29